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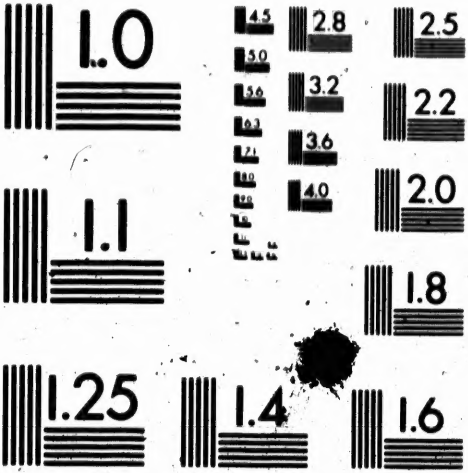

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of any member shall become vacant during his term, said Mayor and Council shall in like manner, as soon

Ratepayers' Association

OF TORONTO.

Copy of a letter sent by request to the Secretary of the Commission on Taxation and Exemptions recently appointed by the Ontario Government.

TORONTO:

HILL & WEIR, Printers, Temperance Street.

60 Bond Street,

TORONTO, Feb. 8, 1893.

E. SAUNDERS, ESQ.,

Secretary, Commission on Taxation and Exemptions.

Dear Sir,—In answer to your letter of Jan. 15th, I now have pleasure in submitting the following, which fairly represents the views of the Ratepayers' Association of Toronto, upon taxation and exemptions.

Nearly all responsible Governments are gradually recognizing the importance of encouraging small holdings of land, believing that the people who become directly interested in a home of their own are the most contented and law-abiding citizens. Of so much importance has this become in England, that reference was made to it recently in the Queen's speech at the opening of Parliament.

One of the most important factors of encouragement along this line would be the reduction of the burden of holding said property in the shape of taxes

to the lowest possible point consistent with efficient government. The reduction of the burden of taxation to the lowest possible point can best be accomplished by—1st, economical administration; and 2nd, by compelling all owners of wealth, in whatever form it exists, to pay their equitable share of taxes in proportion to the amount of such wealth in their possession, and doing away with all exemptions. It must be distinctly borne in mind that every dollar of exemption that is allowed increases the burden of every taxpayer, the poor as well as the rich.

Our municipal law at present recognizes and admits of two different bases of assessment, one in which the income derived from the investment is taken as the basis, as for example, the investmeuts in stocks of Banks and Loan Companies, and another where the present value of the investment is taken as the basis, as for example. Merchants' Stock and Real Estate. The *Evening Telegram* of April 23rd, 1890, purports to contain the name of every one in the city who owns Bank Stock, the amount they own, and in what Bank, aggregating nearly six millions of dollars. Anyone upon examining this list will say here are the names of persons well able to pay their equitable share of taxes, yet these persons get off by paying taxes only upon the income they derive from their investment, while at the same time they reap all the city advantages of police and fire protection, water, light, drain-

age, street cars, roads, sidewalks, free library, free schools, &c., &c., that the investors in Merchants' Stocks and Real Estate do, who pay taxes upon an assessment upon the present cash value of their investment.

The investors in Real Estate are still worse off, because, besides paying taxes as mentioned, they are further liable to pay for local improvements. This the Association believes is a manifest injustice, and have petitioned the City Council to seek legislation for such amendments to the Assessment Act as will secure a uniform basis of assessment, and recommend that wealth, no matter in what shape or form it may be found, be taken as the basis, and that all exemptions be abolished.

Upon investigation we find assessments are usually made upon three classes or divisions, viz., Personalty, Income and Real Estate, and upon further examination we find that a fair proportion of the combined amounts of the first two to the third is on the ratio of about one to three, or, in other words, Real Estate is assessed about three times the amount of Personalty and Income combined. This is about the ratio that prevails in Chicago, Detroit, Cleveland, Boston, Baltimore, Providence, Cincinnatti, while in St. John's, N.B., they are about equal, whereas in Toronto the proportion has gradually increased from about three times some twenty years ago, to about five times

ten years ago, to about ten and a-half times in 1893. This great disproportion may be due, 1st, to the two different bases already referred to which discriminates against Real Estate; 2nd, to some defect in the machinery of the law; and 3rd, to a defective administration of the law. From the fact that the proportion has gradually crept up from three times to ten and one-half times in the past twenty years, and from the fact that in Kingston, in 1892, it was only about four times, and Hamilton five times under the same law, the Association has come to the conclusion that there is a glaring defect in the administration of the Assessment law in this city, and it cannot reasonably expect any relief in this respect from our present mode of assessing, and have petitioned the Council to seek legislation for such amendments to the Assessment Act as will place the assessment into the hands of a Board of Assessors endowed with ample powers to investigate all cases of suspected fraud, and empowered to adopt the same rule in the assessment of Merchants' Stock that is now adopted in Real Estate assessment, viz., the full value of a parcel of Real Estate is assessed to the nominal owner, and he has to pay the taxes on the whole assessment, no matter if his equity in said parcel only amounts to one tenth of its value. The Association cannot see why the same rule should not apply in the assessment of Merchants' Stock instead of the one now in vogue, viz., a mer-

chant with $100,000 worth of stock may get off with an assessment of $10,000, if he swears that he owes $90,000 on it; or may go scott free if he swears it is bought on credit, or with borrowed money. This is considered to be a great injustice, and should be remedied.

In this connection it might be well to state that in the following cities the assessment is made by a Board of Assessors, viz., Boston, Buffalo, Baltimore, Detroit, Cleveland, Portland, Montreal, St. John, N.B., Halifax, Hamilton, Washington, D. C., Pittsburg, Rochester.

In Cleveland the Board consists of three, appointed for three years, one retiring each year. Personalty is assessed annually, and Real Estate deceminally. In Baltimore the new Real Estate is assessed each year; all other, every fifteen years. In Pittsburg, assessments are made tri-ennially.

The following is a comparative statement of assessments in the following cities for the year 1892:—

Name.	Personalty and Income.	Real Estate.	Exemptions.
Boston.....	$213,695,800	$680,279,875	$53,062,729
Cleveland.....	29,498,068	91,782,160	3,280,215
Baltimore.....	67,976,093	212,763,173	2,127,280
Detroit.....	34,856,430	149,372,700	about 33,000,000
St. Johns, N. B.	12,186,000	12,369,800	2,332,800
Kingston.....	1,461,970	6,547,060	2,869,000
Halifax.....	9,409,000	15,212,150	1,952,000
Hamilton.....	4,076,360	20,203,161	3,338,600
Toronto, '93...	13,200,000	138,600,000	23,115,386
New York....	300,000,000	1,500,000,000	80,000,000

In Halifax, each taxpaper fills in a printed form, stating the amount of Realty and Personalty he owns, and in what form it exists, and sworn to before a Justice of the peace.

Were Personalty and Income honestly assessed, exemptions done away with, and municipal affairs economically managed, there is no reason why our taxes should not be reduced to ten or eleven mills in the dollar, which would be a relief to all, and a great inducement to manufacturers, merchants and others to locate in our city.

Of course we are aware of a movement on foot to abolish taxes on Personalty, Income, &c., &c., and place the whole burden upon the land.

The following resolution unanimously passed at a very large meeting of the Association held on December 21st, places on record the views of the Association on this aspect of the question :—

"That this Association learns with regret the decision of the City Council to submit to the vote of those entitled to vote upon money by-laws, on the 29th of December, 1892, the following question :— Are you in favor of the Legislature granting Municipal Councils the power to reduce or abolish taxation on all personal property, including merchandise and income, as well as machinery? As we cacnot shut our eyes to the dangerous character of the measure, and the far-reaching and evil effects which must

necessarily follow such action, seriously damaging the credit of the city, and placing into the hands of a portion of the community the seductive, unfair and novel method of voting that their liabilities to the city in taxes be abolished, and the burden thus easily rolled off be placed upon another portion of the community, who are already bearing more than their share of taxation; be it therefore resolved that this Association, by its votes and influence, use every legitimate means to secure a majority vote against said measure."

The result of the vote of the 29th was as follows: For the measure, 644; against, 1,678, which proves that the Association largely reflects the views of the electors on this question.

You will no doubt be told that if you assess Personalty, you will drive capital out of the city. Upon enquiry you will find that this statement is not borne out by facts. For example, in Detroit, where the ratio of Personalty and Income to Real Estate has been about one to a little over three for the last thirty years, it cannot be said that capital has been driven out; and the same may be said of Cleveland, Baltimore, Boston, St. John's, Halifax, Chicago, New York, Providence, Cincinnati, &c.; because if capital had been driven out, the amount of assessable Personalty would have been very much reduced, and it would have borne a much smaller ratio to Real Estate

than is shown in the comparative statement already given.

The Association feels that the position it has taken in this matter is based upon the fundamental principles of equity, justice and good government, and are under obligations to the Commission for the privilege of submitting this statement for their consideration.

WILLIAM CARLYLE, *President.*

E. J. BARRICK, *1st Vice-President,*
Chairman, Executive Committee

Copy of Petition now before the Council.

To the Council of the Corporation of the City of Toronto.

GENTLEMEN :—

The Ratepayers' Association of the City of Toronto humbly petition your Honorable Body to apply to the Local Legislature of the Province of Ontario, at its next Session, for such Amendments to the Municipal Act as shall secure the following legislation :

1. That a uniform basis of assessment be established, and beg to recommend that wealth, no matter in what shape or form it may be found, be taken as the basis, and that all exemptions be abolished.

2. That in Cities over 100,000 the Council shall have power to have the assessments made by a Board of Assessors composed of three freeholders, and qualified electors of the said City, and none of whom shall hold any office under the ordinances or authority of said City other than as members of said Board. They shall be nominated by the Mayor and approved of by the Council, and shall hold office as follows :—

One member for one year, one member for two years and one member for three years and until their successors are appointed and qualified. The Mayor shall designate in his nomination the term for which each member shall serve. The Mayor and the Council shall on the second Monday in March, and annually thereafter, appoint one member of said Board whose term of office shall be three years, and until his successor is appointed and qualified. In case the office of any member shall become vacant during his term, said Mayor and Council shall in like manner, as soon as practicable thereafter, appoint a person of like qualification as aforesaid to fill said vacancy during the unexpired term, and until a successor shall be appointed and qualified. The salary of the members of this Board shall not exceed $2000 each per year. Appeals from this Board to be made direct to the County Judge, thus doing away with the present Court of Revision. And that when the assessment is made and confirmed, it shall be undisturbed for a period of from three to five years at the discretion of the Council, any adjustments in the meantime as to new assessments or other changes to be attended to by the same Board, subject to the same appeals as above mentioned.

3. That a proper system for the registration of Voters be established.

4. That in Cities over 100,000 the Council shall

be composed of the Aldermen only, and presided over by a President, who shall be elected annually at its first meeting in January from among its own members. The functions of the said Council shall be purely of a legislative character, and its actions and resolutions subjected to a veto power exercised by the Mayor, which can only be overruled by a two-thirds vote of the Council, after each member thereof having been duly notified.

The executive functions being vested in a Board of Control to be constituted and organised as hereinafter mentioned, which Board shall have power to re-organise and control all the Departments of Administration, supervise all expenditures and finances generally, and have charge of and control all properties owned by the Municipality, and the erection, maintenance and repair of buildings. Said Board of Control shall consist of the Mayor, President of the Council and three freeholders and qualified electors of the said City, one of whom shall be a Comptroller of Finance and perform such other duties as the Board shall assign to him, and shall have a salary not to exceed $4,000 per annum. The other two members and the President of the Council shall receive a salary not to exceed $2,000 each per annum. The said three members to be nominated by the Mayor and approved of by the Council, and shall hold office as follows:—One member for one

year, one for two years and one for three years, and until their successor is appointed and qualified, and the Mayor shall designate in his nomination who shall be Comptroller of Finance, and also the term for which each member shall serve. The Mayor and the Council shall on the second Monday in March 18—and annually thereafter, appoint in the manner above specified, one member of the said Board whose term of office shall be three years, and until his successor is appointed and qualified. In case the office of any member shall become vacant during his term, said Mayor and Council shall in like manner, as soon as practicable thereafter. appoint a person of like qualification as aforesaid to fill said vacancy during the unexpired term, and until a successor shall be appointed and qualified.

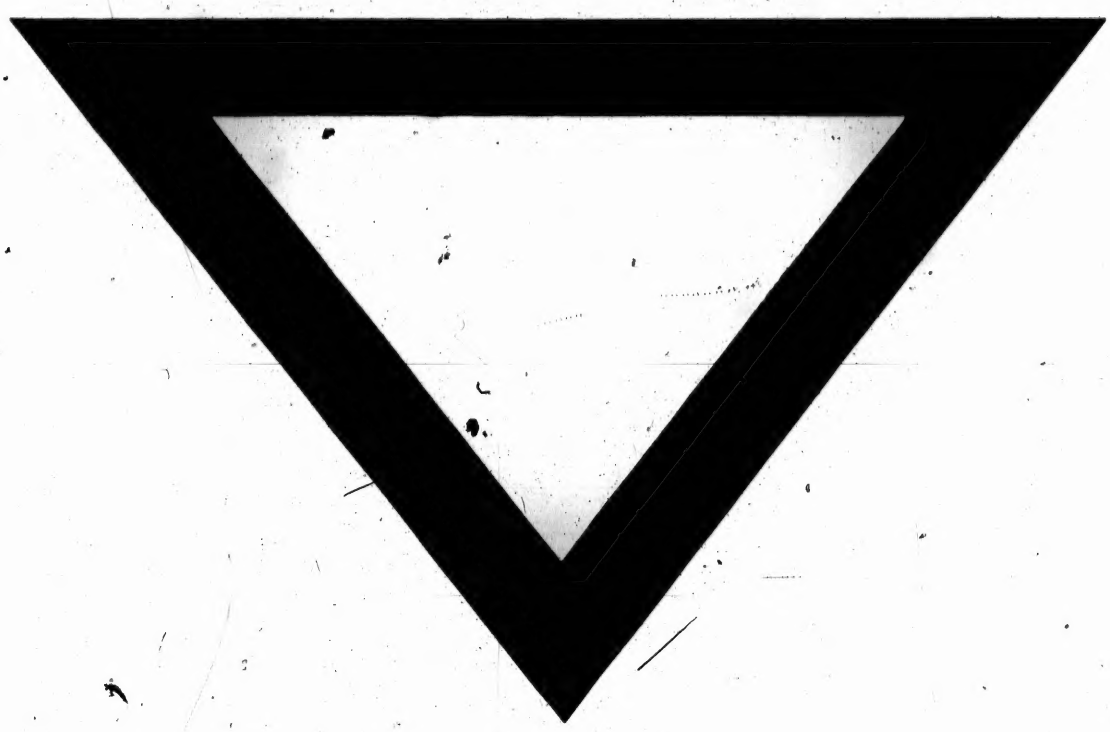
The three appointed members of said Board of Control shall be required to give their whole time and attention to a proper and efficient discharge of the duties assigned to them by any Act of Parliament or by any By-law or Ordinance of the Council, or Regulation of said Board, and shall not hold any office under the ordinances or authority of said City other than as member of said Board.

The Mayor shall be the President of said Board of Control. Any of the three appointed members of said Board may be suspended by the Mayor and removed for cause, or re-instated by the Mayor and

Council acting concurrently within a reasonable time after such suspension, a two-thirds vote of the Council being required for dismissal after each member thereof having been duly notified.

The said Board of Control shall have power to establish rules and regulations for its government. Meetings of said Board shall be called by the President or a majority of said Board, and they may meet at such stated times and manner as may be established by their rules and regulations. The majority of the Board shall constitute a quorum for the transaction of business, and they shall appoint a Clerk whose duty it shall be to keep a record of their proceedings, which shall at all reasonable times be open for inspection to the Council or any member thereof.

The said Board shall report to the Council of said City from time to time as required by said Council.

The members of the Board of Assessors, and the appointed members of the Board of Control shall be eligible for re-appointment after their term of office has expired.

5. That in Cities over 100,000 the Mayor shall have a veto power which can only be overruled by a two-thirds vote of the Council, after each member thereof having been duly notified